

Fill in this information to identify the case:

Debtor 1 James M. Bane
aka Mike Bane
aka James Michael Bane

Debtor 2 Shirley A. Bane

(Spouse, if filing)

United States Bankruptcy Court for the NORTHERN District of ILLINOIS

Case number 16-24886

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account: 2355

Date of payment change: 12/1/2020

Must be at least 21 days after date of this notice

New total payment: \$1,146.09

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$471.95

New escrow payment: \$401.83

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 James M. Bane
aka Mike Bane
aka James Michael Bane

Case number (if known) 16-24886

Print Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Alexa Martini Stinson Date 10/30/2020
Signature

Print Alexa Martini Stinson
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City

State ZIP Code

Contact Phone 470-321-7112

Email astinson@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 3, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

SHIRLEY A. BANE
620 S. ELMWOOD AVE.
WAUKEGAN, IL 60085

JAMES M. BANE
620 S. ELMWOOD AVE.
WAUKEGAN, IL 60085

And via electronic mail to:

DAVID M. SIEGEL
DAVID M. SIEGEL & ASSOCIATES
790 CHADDICK DRIVE
WHEELING, IL 60090

PATRICK S LAYNG
OFFICE OF THE U.S. TRUSTEE, REGION 11
219 S DEARBORN ST
ROOM 873
CHICAGO, IL 60604

GLENN B STEARNS
801 WARRENVILLE ROAD SUITE 650
LISLE, IL 60532

By: /s/ Esther Kudron
ekudron@rascrane.com



Caliber Home Loans, Inc.
P.O. Box 619063
Dallas, TX 75261-9063

Escrow Statement

Account Summary

Statement Date: 09/16/2020
Loan Number: [REDACTED]
Current Payment Amount: \$1,216.21
New Payment Amount: \$1,146.09
New Payment Effective Date: 12/01/2020

Property Address: 620 S ELMWOOD AVE
WAUKEGAN IL 60085

SHIRLEY A BANE
JAMES M BANE
C/O DAVID M SIEGEL
790 CHADDICK DR
WHEELING IL 60090-6005

We are here to help....

www.caliberhomeloans.com



Customer Service: 1-800-401-6587
Monday - Friday
8:00 AM - 7:00 PM CST

What is Escrow?

Escrow is an account that is used to store funds collected through your mortgage payment for the purpose of paying your property taxes &/or insurance. Funds are issued to your tax entity or insurance carrier when payments become due; the amount due is determined by those entities. Other items such as mortgage and flood insurance may also be included in your escrow account. To learn more about escrow, please visit caliberhomeloans.com/tools-resources/faqs.

Why am I receiving this statement?

- We review your escrow account to ensure your monthly escrow payment will be enough to cover tax and insurance payments for the next 12 months.
- Since the amount of taxes and insurance can change over time, this statement will outline any changes for your account.
- These changes may impact your payment amount.

YOUR RESULTS...



Details of this calculation are reflected in Section 2.

Section 1: Your New Payment



Your new payment will be \$1,146.09.

Payment Breakdown	Current Monthly Payment	New Monthly payment as of 12/01/2020
Principal & Interest	\$744.26	\$744.26
Escrow	\$471.95	\$401.83
Total Payment	\$1,216.21	\$1,146.09

If you utilize a bill paying service, please notify them of the payment changes scheduled to occur effective 12/01/2020.

Section 2: Escrow breakdown and next year's expected activity



	Upcoming expected payments	To calculate your new monthly escrow payment:
Insurance	\$2,438.00	Total Insurance and Taxes \$4,822.06
Tax	\$2,384.06	Divided by 12 12
Total:	\$4,822.06	New base escrow payment: \$401.83
		New monthly shortage payment: + \$0.00
		New monthly escrow payment: \$401.83



Section 2: Escrow breakdown and next year's expected activity (continued)

Date	Payment to Escrow	What we expect to pay out	Description	Your Anticipated Balance	Balance needed in your account
Beginning Balance				\$2,795.39	\$2,036.17
12/2020	\$401.83	\$0.00		\$3,197.22	\$2,438.00
01/2021	\$401.83	-\$2,438.00	HOMEOWNER INS	\$1,161.05	\$401.83
02/2021	\$401.83	\$0.00		\$1,562.88	\$803.66
03/2021	\$401.83	\$0.00		\$1,964.71	\$1,205.49
04/2021	\$401.83	\$0.00		\$2,366.54	\$1,607.32
05/2021	\$401.83	-\$1,192.03	COUNTY TAX	\$1,576.34	\$817.12
06/2021	\$401.83	\$0.00		\$1,978.17	\$1,218.95
07/2021	\$401.83	\$0.00		\$2,380.00	\$1,620.78
08/2021	\$401.83	-\$1,192.03	COUNTY TAX	\$1,589.80	\$830.58
09/2021	\$401.83	\$0.00		\$1,991.63	\$1,232.41
10/2021	\$401.83	\$0.00		\$2,393.46	\$1,634.24
11/2021	\$401.83	\$0.00		\$2,795.29	\$2,036.07

The minimum balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to 2 months of escrow payments to cover increases in your taxes and insurance.

Any transactions that occurred after the statement date will not reflect in the above chart.

Section 3: Escrow Account History

Date	Anticipated payments	Actual payments	Anticipated disbursements	Description	What we disbursed	Description	Required balance	Actual balance
Beginning Balance							\$1,390.78	-\$950.49
12/2019	\$463.58	\$433.58	\$0.00		-\$2,355.00	HOMEOWNER INS *	\$1,854.36	-\$2,871.91
01/2020	\$463.58	\$867.16	\$0.00		\$0.00		\$2,317.94	-\$2,004.75
02/2020	\$463.58	\$1,971.58	\$0.00		-\$2,438.00	HOMEOWNER INS *	\$2,781.52	-\$2,471.17
03/2020	\$463.58	\$867.16	\$0.00		\$0.00		\$3,245.10	-\$1,604.01
04/2020	\$463.58	\$867.16	\$0.00		\$0.00		\$3,708.68	-\$736.85
05/2020	\$463.58	\$867.16	-\$1,734.00	COUNTY TAX	-\$1,806.29	COUNTY TAX *	\$2,438.26	-\$1,675.98
06/2020	\$463.58	\$471.95	\$0.00		\$0.00		\$2,901.84	-\$1,204.03
07/2020	\$463.58	\$1,415.85	\$0.00		\$0.00		\$3,365.42	\$211.82
08/2020	\$463.58	\$471.95	-\$1,734.00	COUNTY TAX	-\$1,192.03	COUNTY TAX *	\$2,095.00	-\$508.26
09/2020	\$463.58	\$471.95	-\$2,095.00	HOMEOWNER INS	\$0.00		\$463.58	-\$36.31
10/2020	\$463.58	\$0.00	\$0.00		\$0.00		\$927.16	-\$36.31
11/2020	\$463.58	\$0.00	\$0.00		\$0.00		\$1,390.74	-\$36.31

The chart above outlines up to twelve months' worth of escrow activity from the effective date of your last active analysis completed by Caliber. If this is the first time receiving an annual escrow statement from Caliber, this section will include up to twelve months' worth of escrow activity, if available.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred, but is estimated to occur as shown. An asterisk (*) indicates a difference in either the amount or date.

Section 4: Additional Information



If your required escrow balance was not reached, this could be due to possible reasons outlined below:

- An increase in your taxes or insurance
- Expired tax exemption
- Unanticipated payment(s) disbursed from your escrow account
- Changes you made to your insurance policy
- Not making scheduled payments to your escrow account

For questions regarding your statement, please contact Caliber Customer Service at 1-800-401-6587. Our business hours are Monday through Friday, 8:00 AM to 7:00 PM CST. Please also visit our website at myaccount.caliberhomeloans.com.

Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.